

WEST VIRGINIA

Community Development Block Grant
**AMENDMENT 1 TO
DISASTER RECOVERY ACTION PLAN**

for the use of CDBG-DR funds
in response to the floods of June 2016

November 10, 2017

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SUMMARY OF CHANGES

The sections below summarize the changes made to West Virginia's initial Community Development Block Grant-Disaster Recovery (CDBG-DR) Action Plan approved by HUD in May 2017. After this approval, the State received a second award of CDBG-DR funds to address remaining unmet needs stemming from the June 2016 floods. This Amendment to the State's Action Plan provides the updated plan to utilize the full amount of CDBG-DR funding appropriated to date. All changes, additional sections and updated calculations supersede any of the same provisions included in the State's initial CDBG-DR Action Plan.

The following sections summarize the changes made to West Virginia's CDBG-DR Action Plan. Specific changes can be found in the sections identified in the table below the summary.

IMPACT AND UNMET NEEDS ASSESSMENT (SECTION III OF CDBG-DR ACTION PLAN)

The state refreshed its entire unmet needs assessment and then amended the following areas of the unmet needs section from its initial CDBG-DR Action Plan:

- The State updated the data used for the calculation to project the remaining need within its housing sector.
- The State updated the data used for the calculation to project the remaining need within its economic sector.
- The State updated the data used for the calculation to project the remaining need within its infrastructure sector.
- The State included updated Small Business Administration data for both homeowners and businesses in all unmet need calculations.
- The State included updated NFIP data for both homeowners and businesses for Disaster 4273 in all unmet need calculations.

METHOD OF DISTRIBUTION & CONNECTION TO UNMET NEEDS (SECTION V OF CDBG-DR ACTION PLAN)

The State refreshed the Method of Distribution and Connection to Unmet Needs to include the updated unmet needs numbers based on the new data and the connection of the updated unmet needs to the second allocation of funding.

PROGRAMS (SECTION VI OF CDBG-DR ACTION PLAN)

RISE West Virginia Housing Restoration Program

The State includes an updated summary of the program and allocates an additional \$7,520,300 to the total program budget.

Restore Riverview Project

The State updated the summary of the program, and allocates an additional \$3,212,000 to the total project budget.

RISE West Virginia Multifamily Rental Housing Program

The State added a new program to address identified unmet needs within the rental housing sector of the impacted communities. Specifically, the Amendment includes a new program to support the restoration of multifamily rental units and allocates \$5,875,000 for this program.

RISE West Virginia Slum and Blight Removal Program

The State added a new program to alleviate slum and blighted properties within the impacted communities. Specifically, the Amendment includes a new program to support these activities and allocates \$5,875,000 for this program.

RISE West Virginia Economic Development Program

The State added a new program to address economic revitalization needs within the impacted communities. This program will fund eligible activities resulting in the retention or creation of jobs, 51% of which will be held by or made available to low or moderate-income persons. Specifically, the Amendment includes a new program to support these activities and allocates \$12,500,000 for this program.

Planning

The State updated the summary of the program, the description of specific efforts to be supported by planning grants and allocates an additional \$8,332,950 to the total Planning budget.

Administration

The State allocates an additional \$2,279,750 to the total Administration budget.

Citizen Participation

The Citizen Participation section provides updates to the process for the Action Plan Amendment including the dates of the public comment period and dates on which public meetings or stakeholder update meetings were held.

AMENDMENT CHANGES TO THE ACTION PLAN

<i>Previous Page</i>	<i>New Page</i>	<i>Section</i>	<i>Change/Addition/Deletion</i>
84-87	98-101	V. Method of Distribution & Connection to Unmet Need	All prior allocation figures and program summaries defined in each section have been updated to reflect the new allocation and the programs designed in accordance with the amendment, including the figures that outline the program budget and the proportionality of CDBG-DR award to unmet needs
84	103	VI. Programs	Details on the West Virginia Multifamily Rental Housing Program have been included in the Housing Overview
91	105	VI. Programs	Basis for Calculating Housing Assistance Awards adds statement regarding limited temporary relocation assistance available to some applicants at the discretion of the State
93	107	VI. Programs	Increased allocation of Rise WV Housing Restoration Program from \$64,378,950 to \$71,899,250
95	109	VI. Programs	Changed projected accomplishments from 700 homes to 1,200 homes to be served by the Rise WV Housing Restoration Program
101	118-119	VI. Programs	The requirement that a bridge must serve at least two residences has been removed. Additionally, an exception to the \$30,000 cap has been added
-	115	VI. Programs	Addition of RISE West Virginia Multifamily Housing Program
-	117	VI. Programs	Addition of RISE West Virginia Slum and Blight Removal Program
104	122	VI. Programs	Changed description of the Restore Riverview Project to account for relocation of first floor units
105	123	VI. Programs	Increased allocation, altered start date, and projected accomplishments of Restore Riverview Project
-	124	VI. Programs	Addition of RISE West Virginia Economic Development Program
106	127	VI. Programs	Increased allocation of Planning from \$1,667,050 to \$10,000,000
107	128	VI. Programs	Increased allocation of Administration from \$5,214,000 to \$7,493,750

AMENDMENT 1 TO CDBG-DR ACTION PLAN

Stakeholder Outreach

West Virginia has coordinated outreach efforts among the partners included in the West Virginia Recovery Coalition as listed in the original Disaster Recovery Action Plan as required under P.L. 114 – 223 and P.L. 114-254. The State has included organizations such as the West Virginia Army National Guard (the Guard), the West Virginia Division of Homeland Security and Emergency Management (WVDHSEM), and the West Virginia Volunteer Organizations Active in Disaster (WVVOAD) in their long-term recovery planning efforts. Additionally, the State has continued to seek input from the Long-Term Recovery Committees situated throughout the affected counties to determine what needs remain in their local communities. The Committees have helped facilitate the delivery of necessary resources into the hardest hit areas and remain strategic case management partners with the State.

The Army National Guard has been instrumental in providing data that supports the remaining demolition needs across the affected counties. Through the Personal Property Debris Removal (PPDR) program administered with FEMA funds, they have identified over 750 properties eligible for demolition. Many more remain and the State intends to continue their efforts with the latest award of CDBG-DR funding. Other partners to the State that have provided data on demolition needs are the local emergency managers and code enforcement officers situated throughout the disaster declared counties. Many of the local jurisdictions have reported remaining problems with uninhabitable or abandoned properties after the flood. Accordingly, the State has designed a new slum and blight removal program which fits the needs of these affected local jurisdictions.

The State has also heard from local development groups, such as the Greenbrier Valley Economic Development Corporation, to determine outstanding economic development needs in the flood-affected areas. These groups have proposed shovel-ready projects to the State that will support economic recovery in areas where targeted housing restoration is currently being funded with CDBG-DR dollars, such as White Sulphur Springs and Rainelle. Local officials and residents alike are concerned that without economic development activities, these areas will not fully recover from the flood.

Additionally, the State is currently conducting mobile outreach through its RISE West Virginia Housing Restoration Program to reach populations that may not have applied with FEMA and received a letter from the program. Organizations such as the Voluntary Organizations Active in Disaster (VOAD) have helped facilitate outreach to populations not previously known by the program. Local mayors have offered public spaces, such as libraries and community centers, to conduct application intake in their communities. This has allowed the program to set intake appointments with applicants that are particularly vulnerable because of geographic isolation. The State will continue these outreach efforts in the coming weeks to ensure that all affected populations are aware of the program.

Finally, the State held an Impact Summit on September 14-15, 2017 where the statewide Regional Planning and Development Councils, as well as the State's Broadband Enhancement Council, met to discuss development needs across the state, with a focus on those counties affected by the flood. The Impact Summit afforded the State the opportunity to share information on the use of the prior CDBG-DR award of \$104.2 million, as well as the proposed use of the newest allocation of \$45.5 million. A detailed summary of the allocation was shared

and discussed with the audience in attendance. Many of the RPDCs stressed the importance of pre-planning for disasters in their communities. The State, through its State Resiliency Office (SRO), is helping to make that a reality through the latest allocation of funding by providing an additional \$9 million for planning activities. The SRO will serve as the state coordinated resource hub to engage the federal, state, and local partners needed to develop and implement economic resiliency plans, initiatives, and specific projects needed for long-term sustainable economic diversification. The SRO will work together with the Regional Planning and Development Councils, providing an ongoing structure for technical assistance for implementation of their long-term recovery plans and hazard mitigation plans.

Update to Impact and Unmet Needs Assessment

In conjunction with the stakeholder engagement period, the State performed a refresh of the unmet needs assessment for housing, economic, and infrastructure to account for updates to the data. In keeping with the direction of the Federal Register Notices 81 FR 83254 and 82 FR 5591, the State relied on the calculation methodology as outlined in Appendix A of the Notice. The Appendix provides guidance on how HUD calculates unmet need for housing, infrastructure, and economic revitalization. West Virginia utilized this guidance to frame the following calculations of unmet need, using data from the 2016 flood.

Housing

For housing unmet need, West Virginia continued using the methodology outlined by HUD in Appendix A of Federal Register Notices 81 FR 83254 and 82 FR 5591. This methodology states that the average cost to fully repair a home for a specific disaster to code is calculated using the average real property damage repair costs determined by the Small Business Administration for its disaster loan program for the subset of homes inspected by both SBA and FEMA for 2011 to 2013 disasters. Because SBA is inspecting for full repair costs, it is presumed to reflect the full cost to repair the home, which is generally more than the FEMA estimates on the cost to make the home habitable. Therefore, West Virginia has continued the use of SBA's disaster loan data for the June 2016 flood to determine an average real property verified loss for all eligible FEMA applications. As such, the calculation methodology has not changed and the refreshed results are shown below as a comparison to the original housing unmet needs calculations found on pages 54-56 of the originally published Action Plan.

There were slight changes in the calculation of Verified Loss of FEMA Applicants Referred to SBA attributed to updated data provided by the SBA. The updated data provided for a total increase of 15 SBA applicants with an increase to the average real estate verified loss of \$193, which in turn reflects an overall slight increase in the estimated verified loss of SBA applicants of \$1,308,021.

VERIFIED LOSS OF FEMA APPLICANTS REFERRED TO SBA

	Action Plan		Substantial Amendment		Difference
SBA Applicants with a Real Estate Verified Loss	973		978		5
Average Real Estate Verified Loss	\$ 64,380		\$ 64,573		\$ 193
Verified Loss of SBA Applicants with a Damage Assessment		\$ 62,641,740		\$ 63,152,042	\$ 510,302
SBA Applicants without a Real Estate Verified Loss	789		799		10
Average Real Estate Verified Loss	\$ 64,380		\$ 64,573		\$ 193
Estimated Verified Loss of SBA Applicants Without a Damage Assessment		\$ 50,795,820		\$ 51,593,539	\$ 797,719
Total Verified Loss of all SBA Applicants	1,762	\$ 113,437,560	1,777	\$ 114,745,581	\$ 1,308,021

Similarly, there were slight changes in the calculation of Verified Loss of FEMA Applicants That Did Not Apply for SBA attributed to the updated data provided by SBA, in addition to better data provided by FEMA. The newer data supplied by FEMA reflected a slight increase in FEMA applicants of 31, which in turn reflects an overall increase in the estimated verified loss of non-SBA applicants of \$1,682,999.

VERIFIED LOSS OF FEMA APPLICANTS THAT DID NOT APPLY FOR SBA

	Action Plan		Substantial Amendment		Difference
FEMA Applicants with a Real Property Verified Loss	5,129		5,160		31
Total SBA Applicants	(1,762)		(1,777)		(15)
Average Real Estate Verified Loss	\$ 64,380		\$ 64,573		\$ 193
Total Estimated Verified Loss of Non-SBA Applicants	3,367	\$ 216,767,460	3,383	\$ 218,450,459	\$ 1,682,999

Additionally, there were changes in the calculation of Estimated Verified Loss of Rental Properties attributed to the better data provided by FEMA. Previously, the data supplied provided only a summarized snapshot of inspected damage among rental properties. With the newer dataset provided, the State now knows that a total of 732 rental properties had actual FEMA verified loss, as opposed to the inspected damage of 783 as reported in the original action plan. This improvement in the data results in a decrease in the total estimated verified loss of rental properties of \$3,142,104.

ESTIMATED VERIFIED LOSS OF RENTAL PROPERTIES

	Action Plan		Substantial Amendment		Difference
FEMA Renter Applicants with Inspected Damage	783		732		(51)
Average Real Estate Verified Loss	\$ 64,380		\$ 64,573		193
Total Estimated Verified Loss of Rental Properties		\$ 50,409,540		\$ 47,267,436	\$ (3,142,104)

In total, the State of West Virginia has determined a total real property verified loss among its 5,892 potentially eligible applicants for housing repair and rehabilitation activities of \$380,464,116, which is a \$150,444 immaterial decrease from the original action plan. Additionally, with the receipt of newer data from FEMA, SBA, and NFIP, the State has seen a slight increase in FEMA repair payments, NFIP building payments to individuals, and SBA disaster loans to homeowners and rental property owners. These increases are normal and expected as insurance claims are processed and closed out and new loans are drawn by those affected after FEMA and insurance funds are exhausted. In turn, these increases provide a total decrease of \$9,174,916 in housing unmet need. When accounting for resilience activities, as well as the prior CDBG-DR allocations awarded to the State of West Virginia, the total remaining unmet housing needs now stands at \$246,183,619, a decrease of \$108,408,850.

TOTAL WEST VIRGINIA UNMET HOUSING NEED

	<i>Action Plan</i>	<i>Substantial Amendment</i>	<i>Difference</i>
Total Real Property Verified Loss	\$ 380,614,560	\$ 380,464,116	\$ (150,444)
FEMA Repair Payments	\$ (28,656,603)	\$ (30,153,136)	\$ (1,496,533)
NFIP Building Claim Payments to Individuals	\$ (27,188,147)	\$ (28,542,972)	\$ (1,354,825)
SBA Disaster Home Loans for Real Estate	\$ (27,373,186)	\$ (31,855,700)	\$ (4,482,514)
SBA Disaster Business Loans for Rental Properties	\$ (1,902,900)	\$ (3,593,500)	\$ (1,690,600)
Total Housing Unmet Need	\$ 295,493,724	\$ 286,318,808	\$ (9,174,916)
Resilience 20%	\$ 59,098,745	\$ 57,263,762	\$ (1,834,983)
Total Housing Unmet Need with Resilience	\$ 354,592,469	\$ 343,582,569	\$ (11,009,900)
Prior CDBG-DR Allocations		\$ (97,398,950)	\$ (97,398,950)
Remaining Unmet Housing Need	\$ 354,592,469	\$ 246,183,619	\$ (108,408,850)

In addition to housing repair and rehabilitation unmet needs, the State has also been made aware of dilapidated properties that have been abandoned as a result of the flood and are in need of demolition. The West Virginia National Guard estimates that another 200 properties will need demolition after the closure of the Personal Property Debris Removal (PPDR) Program administered with FEMA Public Assistance funds on May 1, 2017. Additionally, the State corresponded with local emergency management officials and code enforcement officers throughout the declared counties and found that over 100 properties remain vacant and uninhabitable in Kanawha County alone, mostly situated in the hardest hit towns of Clendenin and Richwood. In Greenbrier County, the local emergency manager reported receiving 2 or more calls every week requesting demolition. She reported that many people from out of state that own rental property in the flood affected counties have been requesting demolition because they were previously told that they were not eligible for the PPDR program since their property was not a primary residence. With the data provided by the West Virginia National Guard and the local emergency managers, the State has recorded a need for at least 200 additional demolitions of blighted structures that remain as a result of the flood. Because the FEMA PPDR program has closed there are no other resources available to deal with these blighted properties. As such, the State is including an additional \$5.875 million in funding for removal of slum and blight in its calculation for housing unmet needs.

Infrastructure

For infrastructure unmet need, West Virginia continued the use of Appendix A found in Federal Register Notices 81 FR 83254 and 82 FR 5591 to frame its calculation of infrastructure unmet need. Accordingly, HUD uses data from FEMA's Public Assistance program to project the expected State match requirement. Therefore, West Virginia has used the most recent project details of the FEMA Public Assistance program for the June 2016 flood, in addition to estimates provided by state agencies for future obligated projects, in calculating the State's required match. The following details are provided as an update to the infrastructure unmet needs calculation found on page 70 in the originally published Action Plan.

Updated data provided by the FEMA Public Assistance Program shows that \$142,714,778 in project costs have been approved across the 12 declared counties thus far. In keeping with the calculation methodology from the original action plan, the State believes an additional \$246,990,885 will be approved and obligated for roads and bridges, public utilities, and public schools, to bring the total cost of eligible infrastructure projects to \$389,705,662. Assuming the State's PA approved project costs will, in fact, exceed \$253 million, which is the minimum threshold required for a 10% state match, the State's share of all projects will be \$38,970,566. If resilience activities costs are added, total estimated infrastructure project costs are projected to be \$467,646,795, of which, \$46,764,679 will be required as the State's 10% share, which will be funded by the \$85 million state flood bill passed by the West Virginia legislature in September 2016. Because of the state funding already allocated to infrastructure through the FEMA PA program, the State does not anticipate needing to fund any additional infrastructure unmet needs at this time.

<i>Category</i>	<i>Project Amount</i>	<i>Federal Share</i>	<i>State Share</i>
A - Debris Removal	\$ 25,148,049	\$ 19,094,346	\$ 6,053,703
B - Protective Measures	\$ 45,441,634	\$ 34,081,226	\$ 11,360,408
C - Roads and Bridges	\$ 32,718,060	\$ 24,538,546	\$ 8,179,514
E - Public Buildings	\$ 24,805,949	\$ 18,604,462	\$ 6,201,487
F - Public Utilities	\$ 6,291,055	\$ 4,718,292	\$ 1,572,764
G - Recreational or Other	\$ 7,882,925	\$ 5,912,194	\$ 1,970,731
Z - State Management	\$ 427,105	\$ 427,105	\$ 0
PA Current Grand Total	\$ 142,714,778	\$ 107,376,170	\$ 35,338,608
Additional Roads and Bridges	\$ 23,281,940	\$ 17,461,455	\$ 5,820,485
Additional Public Utilities	\$ 93,708,945	\$ 70,281,708	\$ 23,427,236
Public Schools Estimate	\$ 130,000,000	\$ 97,500,000	\$ 32,500,000
Estimated Infrastructure Costs	\$ 389,705,662	\$ 292,619,333	\$ 97,086,329
Reallocate as 10% State Share		\$ 58,115,763	\$ (58,115,763)
Total Estimated Infrastructure Costs	\$ 389,705,662	\$ 350,735,096	\$38,970,566
Total Estimated Infrastructure Costs Including 20% Resilience Costs	\$ 467,646,795	\$ 420,882,115	\$ 46,764,679

Economic

West Virginia continued its use of data made available from the Small Business Administration to determine estimated unmet economic need across the declared counties. As such, the calculation methodology has not changed and the refreshed results are shown below as a comparison to the original economic unmet needs calculations found on page 76 of the originally published Action Plan.

There were material changes made to the Verified Loss of SBA Business Applicants calculation after further consultation with local stakeholders in the business community that were affected by the flood. Namely, the average verified loss of all SBA business applicants was increased by \$65,212 to account for all economic losses, including furniture and fixtures, machinery and equipment, and inventories. In the original action plan, estimates were made based only on real property verified loss to businesses. The State was intentionally conservative with its economic unmet need calculation to remain consistent with the focus on housing as directed by HUD. With housing unmet need now partially met, the State has moved to undertake a more holistic accounting of economic losses as a result of the flood. This update in accounting is particularly important when considering the state's economic downturn in the past few years which has resulted in a low SBA business loan approval rate and in turn, has highlighted the limited resources available to small businesses for recovery.

VERIFIED LOSS OF SBA BUSINESS APPLICANT

	<i>Action Plan</i>		<i>Substantial Amendment</i>		<i>Difference</i>
SBA Applicants with a Real Estate Verified Loss	101		105		4
Average Real Estate Verified Loss	\$ 103,673		\$ 168,885		\$ 65,212
Verified Loss of SBA Applicants with a Damage Assessment	\$ 10,470,973		\$ 17,732,904		\$ 7,261,931
SBA Applicants without a Real Estate Verified Loss	1,336		1,327		(9)
Average Real Estate Verified Loss	\$ 103,673		\$ 168,885		\$ 65,212
Estimated Verified Loss of SBA Applicants Without a Damage Assessment	\$ 138,507,128		\$ 224,110,130		\$ 85,603,002
Total Verified Loss of all SBA Applicants	1,437	\$ 148,978,101	1,432	\$ 241,843,034	\$ 92,864,933

With the update in accounting for economic losses, the State now estimates that total verified loss to businesses is \$241,843,034, a difference of \$92,864,933 from the original action plan. With updated data received from the NFIP, the State is aware of a slight increase of \$2,130,340 in building claim payments made to businesses, which is to be expected as insurance claims are reported, processed, and closed. Additionally, new data from the SBA shows that business loan approvals have decreased by \$1,563,300, a result of the inability of business owners to comply with SBA loan requirements, which is a direct result of the state's lagging economy. Lastly, the State has accounted for finalized data from the RISE West Virginia Grant Program, with final payouts totaling \$1,949,540. With duplication of benefits accounted for, the State estimates its final economic unmet need at \$224,934,192. If resilience activities are undertaken, this amount increases to \$269,921,030.

TOTAL WEST VIRGINIA UNMET ECONOMIC NEED

	<i>Action Plan</i>		<i>Substantial Amendment</i>		<i>Difference</i>
Total Verified Loss	\$ 148,978,101		\$ 241,843,034		\$ 92,864,933
NFIP Building Claim Payments to Businesses	\$ (4,531,162)		\$ (6,661,502)		\$ (2,130,340)
SBA Disaster Business Loans Approved Amount	\$ (9,861,100)		\$ (8,297,800)		\$ 1,563,300
RISE West Virginia Grant Program	\$ (1,800,000)		\$ (1,949,540)		\$ (149,540)
Total Economic Unmet Need	\$ 132,785,839		\$ 224,934,192		\$ 92,148,353
Resilience 20%	\$ 26,557,168		\$ 44,986,838		\$ 18,429,671
Total Unmet Economic Need with Resilience	\$ 159,343,007		\$ 269,921,030		\$ 110,578,023

TOTAL UNMET NEEDS BY SECTOR

<i>Housing</i>		<i>Infrastructure</i>		<i>Economic</i>	
\$	246,183,619	\$	46,764,679	\$	269,921,030

With the refresh to the unmet needs assessment, the State now has a more comprehensive picture of where it stands after all prior benefits and CDBG-DR allocations are accounted for. Economic unmet needs now surpass that of housing. This reality mirrors that which has been expressed throughout the State's stakeholder outreach process. Housing applicants to the RISE West Virginia Housing Restoration Program have expressly questioned the State's plan to restore housing without consistent jobs programs to support applicant's long-term recovery. Many applicants to the housing program have suffered tremendous economic loss in the past decade as the state's jobless rate has increased due to the phase out of the coal and lumber industries. The flood exacerbated that loss. Once lifelines of the state, these industries are no longer sustainable for the average working age population in West Virginia. New opportunities must be pursued if a holistic recovery is to be realized across the affected counties. This reasoning, coupled with the unmet needs data provided, motivated the design of the new programs which are being introduced in this amendment to the action plan. The State remains committed to restoring housing first and foremost. Nevertheless, as housing is repaired, jobs must follow to support the long-term recovery of the many small communities affected by this historic flood.

CDBG-DR Award Allocation

The following table illustrates where all funds are derived from and what activities they are allocated to. No previously allocated funds are being reprogrammed at this time. Rather, newly awarded funds are being allocated across both originally designed programs and newly designed programs.

STATE OF WEST VIRGINIA CDBG-DR AWARD ALLOCATION

<i>Program</i>	<i>Traunch 1</i>	<i>Traunch 2</i>	<i>Traunch 3</i>	<i>Total</i>	<i>%</i>
RISE WV Housing Restoration Program	\$ 64,378,950		\$ 7,520,300	\$ 71,899,250	48%
RISE WV Rental Assistance Program	\$ 16,000,000			\$ 16,000,000	11%
WV Coordinated Match Program (HMGP / CDBG-DR Match)	\$ 12,440,000			\$ 12,440,000	8%
Bridge Home Program	\$ 2,080,000			\$ 2,080,000	1%
Restore Riverview Project	\$ 2,500,000	\$ 3,212,000		\$ 5,712,000	4%
RISE WV Slum and Blight Removal Program			\$ 5,875,000	\$ 5,875,000	4%
RISE WV Multifamily Rental Housing Program			\$ 5,875,000	\$ 5,875,000	4%
RISE WV Economic Development Program			\$ 12,500,000	\$ 12,500,000	8%
Planning	\$ 1,667,050		\$ 8,332,950	\$ 10,000,000	7%
State Administration*	\$ 5,214,000		\$ 2,279,750	\$ 7,493,750	5%
West Virginia CDBG-DR Award	\$ 104,280,000	\$ 3,212,000	\$ 42,383,000	\$ 149,875,000	100%

*Amount determined by allowance of 5% regulatory cap.

The State will allocate another \$7,520,300 in funding to the RISE WV Housing Restoration Program to continue its focus of restoring housing in the most vulnerable areas. With this increase in funding, the State estimates that up to 1,200 homeowners will ultimately be served. The State is not proposing any changes to the program design at this time.

The State will allocate another \$3,212,000 in funding to the Restore Riverview Project. This additional funding is necessary to relocate the first-floor units of the original building to another structure in Clendenin that is located outside the floodplain. Local officials have identified various sites in Clendenin for redevelopment to replace the housing units impacted by the disaster. The State will continue to work with them to identify a suitable option for redevelopment that is cost-effective. The first-floor units of Riverview will be renovated as open job training space for low-to-moderate income person. Details on the updated plans have been provided in the program summary found in Section VI. Programs, on page 122.

The State will allocate \$5,875,000 in funding to implement a new slum and blight removal program that will demolish flood-affected dilapidated structures located throughout the declared counties. The RISE West Virginia Slum and Blight Removal Program will target properties that have been deemed a public nuisance by the local jurisdiction, as well as properties where the property owner is without the means to demolish it. Details on the program plans have been provided in the program summary found in Section VI. Programs, on page 117.

The State will allocate \$5,875,000 in funding to implement a multifamily rental housing program open to developers. The program will be competitive in nature and priority factors for funding will be used to award gap financing to developers to repair existing properties or develop new properties that will be occupied 51% by LMI households. Details on the program plans have been provided in the program summary found in Section VI. Programs, on page 115.

The State will allocate \$12,500,000 in funding to establish the RISE West Virginia Economic Development Program and facilitate economic development activities throughout the affected counties. Assistance will be awarded to units of local government to provide eligible public infrastructure improvements needed to support the establishment of businesses. The program will be competitive in nature with scoring criteria used for prioritization of funding. Details on the program plans have been provided in the program summary found in Section VI. Programs, on page 124.

The State will undertake various planning activities with an additional allocation of \$8,332,950. A primary use of these funds will be to provide support for the State Resiliency Office's development of a disaster recovery and response plan to address long-term recovery and pre / post disaster hazard mitigation. The SRO's mission is to improve the capacity of communities and regions to absorb and recover from external events, including natural disasters like the June 2016 flood, as well as the economic trends that have affected the state in recent years. Additionally, the SRO will work alongside the Regional Planning and Development Councils (RPDCs) to establish an information network to distribute funding opportunities in a timely manner, provide technical assistance on their annual Comprehensive Economic Development Strategies and hazard mitigation plans, and establish and facilitate regular communication to further disaster recovery efforts throughout the affected counties. Further details on the planning activities to be undertaken can be found in Section VI. Programs, on page 127.

Finally, the State has increased its Administration budget by \$2,279,750 to allow for the 5% regulatory cap.

Updated Proportionality of CDBG-DR Award to Unmet Needs

The following is a revised budget allocation table that reflects the entirety of all funds being utilized. In keeping with HUD's requirement that the majority of funds be targeted to housing, the State has allocated funds to its previously designed housing programs, as well as newly designed programs that meet the remaining housing needs of affected residents.

Throughout the State's outreach efforts, as discussed above, many local stakeholders, including town and county officials, have expressed concern for the slum and blight that remains as a result of the flood. The State has received data from local emergency managers and FEMA that show upwards of 200 properties still in need of demolition through code enforcement. Many residents abandoned their homes after the flood and sought housing elsewhere in the area, leaving the local jurisdiction to deal with the effects. With the RISE WV Slum and Blight Removal Program, the State will manage a program that addresses slum and blight on a spot basis, and assist in the voluntary and involuntary removal of vacant, deteriorated or abandoned buildings.

Additionally, a new multifamily rental program has been established with \$5,875,000 to provide gap financing to developers for the repair of flood-affected multifamily properties or the construction of new multifamily properties. The State's unmet housing need is currently almost \$250 Million. The State has heeded the voices of its communities regarding the need for additional affordable multifamily rental properties. This specific sector was greatly impacted by the floods and there is a shortage within the impacted communities of this type of affordable housing stock. Additional objectives of the program will be to facilitate decent, safe, and sanitary housing in flood-impacted areas through these activities, targeting assistance to developments that provide housing for veterans and the elderly.

Before the June 2016 disaster, the state's economy had already experienced a significant downturn caused by the deterioration of the coal industry and lack of broadband connectivity. The flood only worsened the already depleted financial resources of West Virginia. As a result, the state experienced a rise in unemployment rates in the months following the flood and millions of dollars in wages were lost. The flood only exacerbated the pre-existing economic troubles as more than 10,000 jobs have been lost in the past 10 years in West Virginia according to the Bureau of Economic Analysis. Now, the State faces the reality of businesses impacted by the flood leaving West Virginia for other neighboring states because of the lack of broadband connectivity. The State's economy has yet to rebound as evidenced by the remaining unmet economic need of more than \$269 million. Thus, the State has prioritized economic revitalization activities for the second award. It will allocate \$12.5 million in funding for the RISE West Virginia Economic Development Program which will fund projects as detailed in the Program section of the Action Plan. This program will complement the State's effort to repair damaged housing in the area by facilitating economic development opportunities to enable the long-term recovery of the town's affected residents. The goal of this program is to retain and create jobs and revitalize these valuable communities.

Finally, West Virginia is dedicating an additional \$8.3 million in funding to planning activities to develop a long-term recovery strategy focused on building capacity, coordination, and resiliency.

PROGRAM BUDGET

	RISE WV Housing Restoration Program	\$	71,899,250	48%
	RISE WV Rental Assistance Program	\$	16,000,000	11%
	WV Coordinated Match Program (HMGP/CD-BG-DR Match)	\$	12,440,000	8%
<i>HOUSING</i>	Bridge Home Program	\$	2,080,000	1%
	Restore Riverview Project	\$	5,712,000	4%
	RISE WV Slum and Blight Removal Program	\$	5,875,000	4%
	RISE WV Multifamily Rental Housing Program	\$	5,875,000	4%
Total Housing		\$	119,881,250	80%
<i>ECONOMIC</i>	RISE WV Economic Development Program	\$	12,500,000	8%
Total Economic		\$	12,500,000	8%
<i>PLANNING & ADMINISTRATION</i>	Planning	\$	10,000,000	7%
	Administration	\$	7,493,750	5%
Total Planning and Administration		\$	17,493,750	12%
Total Budget		\$	149,875,000	100%

Citizen Participation

This Action Plan Amendment is considered substantial as it refreshes the unmet needs assessment and adds additional program activities as a result of an additional \$45,595,000 granted by the Department of Housing and Urban Development under Federal Register Notice, 82 FR 36812. The formal public comment period for the plan begins October 20, 2017, and continued through November 3, 2017.

A public meeting was held regarding the Amendment to the Action Plan. This meeting occurred on November 2, 2017 in White Sulfur Springs, West Virginia. Skype meetings and conference calls were also hosted by the WVDO to discuss the Amendment with Regional Planning Development Councils, elected officials of disaster-impacted units of local government, and economic development councils on November 1, 2017. Minutes from these meetings are included for review in Appendix E of this Action Plan Amendment.

Citizens and organizations were offered multiple opportunities to comment on this Amendment via:

- Email: disasterrecovery@wv.gov
- Mail: West Virginia Development Office, 1900 Kanawha Boulevard East, Building 3, Suite 700, Charleston, WV 25305
- Phone: 304-558-2234
- Public Meetings

The complete list of comments received and the State's responses to those comments are included in Appendix E of this Action Plan Amendment.

EXECUTIVE SUMMARY

In June 2016, the state of West Virginia suffered record breaking amounts of rainfall causing catastrophic flooding across 17 counties. As profiled in West Virginia Public Broadcasting's coverage of the flood aftermath entitled "Inside Appalachia: West Virginia's 1,000 Year Flood,"¹ the flooding caused widespread damage to housing, businesses, and infrastructure in an event that the National Weather Service has deemed "historic" and "extremely rare." Based on data now available it is referred to as "the thousand-year flood."² Between 8 to 10 inches of rain fell in a narrow window of 12 hours. Small towns like White Sulphur Springs and Clendenin were damaged beyond recognition. Then-Governor, Earl Ray Tomblin, declared a state of emergency in 44 of West Virginia's 55 counties. Excessive rainfall caused swelling of creeks and rivers to extreme levels, widespread power outages, structural damage to homes and businesses, and made thousands of West Virginians homeless. The American Red Cross opened 13 shelters which resulted in 2,300 overnight stays, 198,300 meals and snacks served, 133,000 relief items distributed, and 1,700 cases opened to help individuals and families in need.³ A total of 23 lives were lost as a result of the devastating flood.

Image 1: An excavator rebuilds where a private bridge once stood while containers from a flooded kitchen are laid out to dry



Many of the flood-impacted areas throughout the state were outside the flood plain and thus, were not required to carry flood insurance. An estimated 90% of the almost 9,000 FEMA applicants did not have flood insurance.⁴ Additionally, these areas have some of the state's poorest and oldest citizens with neither adequate funds nor the ability to obtain substantial funding for recovery. Of the almost 5,000 approved applicants for FEMA funding, only

¹ <https://youtube.com/watch?v=V8ehFETsGo>

² <https://weather.com/safety/floods/news/1-in-1000-year-flood-events>

³ <http://www.redcross.org/local/west-virginia/flood-information>

⁴ FEMA Individuals and Households Program application dataset



Image 2: Aftermath from flooding in Clendenin

1,776 applicants were referred to SBA for a disaster home loan and only 720 were ultimately approved. Additionally, only 431 of the loans have actually been disbursed.⁵ The low SBA approval and disbursement rate supports the fact that the impacted population throughout the state is already over leveraged to a point where additional debt is simply unmanageable.

With approximately 75% of homes approved for FEMA assistance being deemed unsafe after inspection it is apparent that the state is facing a housing recovery crisis. Housing repairs and replacement could easily exceed \$300 million per the State's calculation of unmet need as outlined in this Action Plan. In addition, damage to West Virginia's public infrastructure is estimated to top \$500 million per the State's emergency management officials. Adding to the cost of recovery is the number of aging local water and wastewater collection systems across the declared counties which were inundated with water. Hundreds of West Virginians continue to be displaced without sufficient accommodations, with many living in tents and campers outside of their damaged homes.⁶

The State intends to utilize 77% of the \$104 million CDBG-DR award to design and implement a housing program which will grant funds to homeowners and owners of rental property who have unmet needs as a result of the flood and require additional assistance for returning their properties to their pre-flood state. The focus will be to repair and rehabilitate single family homes and mobile homes, although whole replacement will also be considered in situations where properties were deemed to have substantial damage. The State estimates there are approximately 1,000 units throughout the areas of the declared counties with the highest social vulnerability which still have an unmet housing need after accounting for other sources of funds. Because of the limited award funds available, the State will prioritize and target outreach efforts and application processing in the most vulnerable areas first by utilizing the SoVI® index method which is discussed in detail in the Action Plan. Additional prioritization factors include those properties that were primary residences and did not have flood insurance. If after serving the most vulnerable population there are funds remaining, the State will move to serve populations with a lower vulnerability.

⁵ *SBA Home Loan application dataset*

⁶ <http://www.wvgazette.com/news-education/20161119/vocational-students-build-tiny-houses-for-wv-flood-survivors>

In addition to the repair and rehabilitation of homes, the State will use 16% of the funds to implement a home access bridge repair program, a mixed use rehabilitation project, and provide the State's required non-federal local match for FEMA's Hazard Mitigation Grant Program. This approach will ensure that housing recovery is holistic and addresses additional unmet needs specific to West Virginia's landscape that are outside of traditional repair and rehabilitation of housing structures. The State will leverage its relationships with other federal, state, and local jurisdictions to ensure that these activities are not duplicative of other programs but instead, are blended with additional sources of funds to realize maximum investments in its recovery.

The remaining 7% will be spent on the State's planning and administration activities. The State intends to use these funds for the following activities: planning, the development of a disaster recovery and response plan, community outreach and implementation of program activities; geographic, demographic and legal support; and planning to increase resilience. These activities have already included and will include in the future:

- Support the State Resiliency Office;
- Preparation of CDBG-DR Action Plans;
- Ensuring citizen participation (including publication of public notices);
- Development of a disaster recovery and response plan;
- Preparation of the required CDBG-DR quarterly reports;
- Maintenance of the CDBG-DR website;
- Preparation and oversight of environmental reviews;
- Monitoring of the expenditures for CDBG-DR programs;
- Delineation of population groups served by CDBG-DR programs;
- Liaison function with HUD, FEMA, and other federal departments; and
- Certification and maintenance of the necessary records that demonstrate that federal requirements for environmental review, fair housing, relocation, labor standards, equal opportunity, and citizen participation are met.

Table 1: Program Budget

PROGRAM BUDGET			
<i>HOUSING</i>	West Virginia Housing Restoration Program	\$ 64,378,950	62%
	West Virginia Rental Assistance Program	\$ 16,000,000	15%
	Hazard Mitigation Grant Program Match	\$ 12,440,000	12%
	Bridge Home Program	\$ 2,080,000	2%
	Restore Riverview Project	\$ 2,500,000	2%
Total Housing		\$ 97,398,950	93%
State Planning and Administration		\$ 6,881,050	7%
TOTAL BUDGET		\$ 104,280,000	100%

Under its CDBG-DR Action Plan, West Virginia has outlined the programs to be administered during the next several years based on an unmet needs assessment performed with available post-flood data. Federal, state, and local partners provided input on all funds awarded thus far and the needs that remain for which CDBG-DR funding may be used. It is the intention of the State to focus primarily on housing as directed by HUD and given this is the affected sector which has the highest remaining unmet need per the analysis the State performed. The State believes that the first priority after any disaster of this magnitude is to ensure that citizens, particularly the most vulnerable, have safe and sanitary housing to return to and begin the process for rebuilding their lives. Without adequate housing, devastated communities will not return to their pre-storm state, populations will decrease, and local economies will suffer.

The State recognizes that West Virginia has unique characteristics, such as a challenging topography, that must be taken into account when designing and implementing a holistic recovery focused on housing. With limited land for development the State will take care to ensure that mitigation efforts such as elevation are considered when restoring property. As discussed in detail within the Needs Assessment of the State's Action Plan, mitigation and resiliency is especially important in West Virginia considering the history of flooding in the state. Accordingly, mitigating against future disasters will be an integral part of the State's approach to minimize loss of life and property in the future.

I. INTRODUCTION

West Virginia's initial settlers developed communities with easy access to natural resources, ease of transportation, and availability of flat stream or river bottom land for growth of communities and development of local industries. West Virginia's landscape of mountains and narrow valleys coupled with environmental factors only exacerbates the state's flooding problem. During the June 2016 flood, water drained from steep mountain tops into valleys, where roads and homes became inundated with water at a record pace. Entire communities were under water in a matter of minutes. Small towns such as Rainelle, with a rich history rooted in lumber and coal mining but whose local economies have suffered in recent years, were some of the hardest hit in the historic flood. These already economically disadvantaged small towns were unprepared for the record-breaking flooding and as a result, now face an overwhelming task of recovery. They simply do not have the capacity to recover without assistance from the state and federal government. Using the best available data, the West Virginia Department of Commerce (WVDOC) identified the unmet need amounts shown in the table below.

Table 2: Unmet Needs

UNMET NEEDS BY SECTOR		
<i>Housing</i>	<i>Infrastructure</i>	<i>Economic</i>
\$295,500,000	\$41,300,000	\$132,800,000

In October and December of 2016, West Virginia was awarded a total of \$104.28 million in Community Development Block Grant – Disaster Recovery funds from the U.S. Department of Housing and Urban Development (HUD) to address unmet needs as a result of the floods. As part of the \$104.28 million appropriated from Congress, Federal Register Notices were then published by HUD which outlined the requirements and stipulations for the use of the grant. Along with the requirements set forth by the Federal Register, WVDOC will prioritize the use of funds accordingly to benefit the most vulnerable populations and address the most significant unmet needs. The requirements and priorities are as follows:

I. OVERALL REQUIREMENTS:

- a. 80% of the total grant amount (\$83,424,000) must benefit the Most Impacted and Distressed (MID) areas determined by HUD to be Kanawha, Greenbrier, Clay and Nicholas Counties.¹ The remaining 20% of funds (\$20,856,000) will be available to benefit other declared counties determined by the State to be MID areas.
- b. 70% of the total funds must benefit low- to moderate-income (LMI) persons (approximately \$73 million)
- c. All funded activities must meet 1 of 3 national objectives:
 1. Benefit persons of low- and moderate-income, or
 2. Aid in the prevention or elimination of slums or blight, or
 3. Meet other urgent community development needs
- d. Programs must stem from an unmet recovery need not already addressed by other federal, state/local, nonprofit funds, or private insurance. Grantees will be required to document a connection to the disaster.

¹ The State submitted, and HUD approved, a waiver which will include the counties of Clay and Nicholas in the MID areas.

II. THE PRIORITIES OF THE STATE SHALL BE TO:

- a. Address needs of the most vulnerable LMI populations
 1. Four of the five programs implemented will satisfy the national objective of benefiting low- to moderate-income persons, which includes total funding of approximately \$83 million (detailed below).
- b. Aid the most substantial needs of the State's most vulnerable populations identified by the needs assessment
- c. Mitigate risk and hazards due potentially related to future natural disasters

Table 3: CDBG-DR Funded Activities

CDBG-DR FUNDED ACTIVITIES			
<i>Funded Activity</i>	<i>Allocation</i>	<i>HUD Eligibility Criteria</i>	<i>National Objective</i>
West Virginia Housing Restoration Program	\$64,378,950 (62%)	Rehabilitation/Reconstruction of Residential Structures	Activities benefiting low- and moderate-income persons
West Virginia Rental Assistance Program	\$16,000,000 (15%)	Rehabilitation/Reconstruction of Residential Structures	Activities benefiting low- and moderate-income persons
HMGP Match	\$12,440,000 (12%)	Non-Federal Match	Shall satisfy any 1 of the 3 national objectives
Bridge Home Program	\$2,080,000 (2%)	Code Enforcement and Architectural Barrier Removal	Activities benefiting low- and moderate-income persons and/or Urgent Need
Restore Riverview Project	\$2,500,000 (2%)	Code Enforcement, Clearance and Demolition, Provision of Assistance to Public and Private Organizations	Activities benefiting low- and moderate-income persons
State Planning & Administration	\$6,881,050 (7%)	Planning and Administrative Activities	-

West Virginia was declared a major disaster area by President Obama on June 25, 2016. As a result of the intense flooding, 1,200 homes were destroyed, thousands were left without power and shelter, critical public and private infrastructure was affected, and many residents were left vulnerable with limited access to housing, healthcare, and other critical needs.² During the aftermath of the flood the dedication of local and state volunteers, public employees, and officials provided the pathway for a swift short-term recovery. The U.S. Housing and Urban Development's (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) program will now provide critical resources to address remaining unmet need and the long-term recovery needs in West Virginia communities devastated by the flood.

Programs outlined in this Action Plan describe how West Virginia will utilize its two allocations of CDBG-DR funding. Resilience measures to protect against future flooding will be a key factor in program design. Projects will promote best practices in land use, such as managing floodplain development, addressing dilapidated buildings, acquiring or flood proofing and/or elevating at-risk structures, and providing safe housing outside of the floodplain. Best practices in land use will be key to West Virginia's recovery because of the limited sites available for development due to the mountainous terrain. The programs in this Action Plan include activities to primarily address housing.

APPROPRIATIONS ACT

The Continuing Appropriations Act of 2017 (Pub. L. 114 – 223 and Pub. L. 114-254) (collectively, Appropriations Act) was enacted to appropriate federal funds for disaster relief. The Appropriations Act gives monies to states for disaster recovery efforts in the affected areas. The federal government appropriated a total of \$2.3 billion in Community Development Block Grant - Disaster Recovery (CDBG-DR) funds through two separate allocations, the requirements of which are set forth under Federal Register Notices, 81 FR 83254, 82 FR 5591. These funds were allocated to the various states that were declared to have suffered a major disaster by the President of the United States in 2016. The appropriating laws and implementing regulations require the funds to be used to satisfy a portion of unmet need that remains after other federal assistance such as Federal Emergency Management Agency (FEMA) grants, Small Business Administration (SBA) loans, or private insurance has been received.

The Department of Housing and Urban Development (HUD) uses the “best available” data to identify and calculate unmet needs for disaster relief, long-term recovery, restoration of infrastructure, and housing and economic revitalization. Based on this assessment, HUD notified the State of West Virginia that it will receive two allocations totaling \$104,280,000 in Community Development Block Grant - Disaster Recovery (CDBG-DR) funding for recovery programs stemming from Federal Disaster 4273, West Virginia Severe Storms, Flooding, Landslides, and Mudslides.

The Appropriations Act requires that the State must expend the funds within six years of the signed agreement between HUD and the State unless HUD grants an extension. All allocated funds will be used for eligible disaster-related activities only. To ensure that fraud, waste, and misuse of funds does not occur, effective controls are in place and continuously monitored for compliance. Additionally, the West Virginia Action Plan describes how the State will utilize and leverage other funding sources to address unmet needs.

² <http://www.cnn.com/2016/06/28/us/west-virginia-flooding-weather/>

WEST VIRGINIA RECOVERY COALITION

West Virginia rapidly began short-term planning and recovery after the waters receded. The State, with help from local communities and volunteer organizations, was dedicated in its service to restore basic needs and ensure immediate threats were alleviated. Multiple faith-based organizations, non-profits, and other stakeholders around the state and nation aided in community clean-up, short-term home repairs, and provided shelter for displaced residents. Most of the counties included in the presidentially declared disaster established Long Term Recovery Committees (LTRC) in the aftermath of the flood. The purpose of the LTRCs is to aid in long-term recovery efforts once initial emergency partners, both federal and state, complete their work in the area. These committees have worked tirelessly throughout the recovery process to organize volunteers and distribute assistance to local citizens with many of the members being affiliated with organizations such as The Red Cross and Mountain Mission. Additionally, the West Virginia Chapter of Voluntary Organizations Active in Disasters (WVVOAD) has been instrumental in organizing volunteers and collaborating with local, regional, and national partners to expedite recovery to residents who still have unmet needs. The State of West Virginia has been intentional in its efforts to include all stakeholders in the recovery process by forming a Recovery Coalition that captures input on the unmet needs in the declared counties from all affected entities and streamlines recovery operations across the state. The State will continue to coordinate planning efforts with federal, state, regional, and local partners to ensure consistency in delivery of the programs undertaken as outlined in this action plan.

Image 3: A woman stands outside her home in Clendenin where water levels reached the top of the home's roof





West Virginia Army National Guard

One of multiple unsung heroes of West Virginia's flood recovery has been the West Virginia Army National Guard. The Guard is led by Major General James A. Hoyer, who was appointed Chief Recovery Coordinator by former Governor Earl Ray Tomblin to oversee flood recovery operations across the state. The National Guard was an integral part of the immediate response efforts of the state with 570 troops deployed in the field.³ Dubbed "Operation Summer Rain," several hundred rescue missions were carried out including swift water and rooftop rescues. The Guard worked diligently as a part of the Interagency Task Force Operation and although 23 lives were ultimately lost, many more were saved by the Guards quick action and unrelenting service to the citizens of West Virginia.

Image 4: Members of the West Virginia National Guard travel by way of ATVs to do health and wellness checks for residents of Clendenin and other areas in northern Kanawha County



WEST VIRGINIA PUBLIC BROADCASTING

Led by General Hoyer, the Guard has been a vital partner to the WVDOC since the award of CDBG-DR dollars was made, offering input and assistance to the State to ensure long-term recovery is accomplished expeditiously. Joint meetings have been held and will continue under the direction of General Hoyer while long-term recovery efforts are further defined and activities begin.



West Virginia Division of Homeland Security and Emergency Management

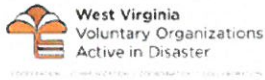
The West Virginia Division of Homeland Security and Emergency has been a key part of defining the State's unmet housing and infrastructure need by utilizing the data received from FEMA damage assessments in its estimates. The DHSEM has worked alongside FEMA to assess damages in the declared counties and offer support to local jurisdictions for defining project worksheet scopes. Director Jimmy Gianato has offered unwavering support to the WVDOC and will continue to be a partner in the State's long-term recovery efforts, particularly with the Hazard Mitigation Grant Program. The WVDOC intends to provide a match for the program.



West Virginia Regional Planning & Development Councils

The West Virginia Regional Planning & Development Act of 1971 established 11 regions across the state to serve as "development districts" to more effectively use the state's resources and maximize small communities chances of attracting federal dollars. The mission of these Regional Planning & Development Councils involves the conversion of community and economic development needs into proactive strategies and plans, which then become realistic opportunities, and finally actual projects or programs. The Councils operate as low-key facilitators

³ Flood Update from WVDHSEM 6/28/16



in a systematic and synergistic process. The Councils are structured as locally oriented, public corporations. They are directed by elected officials from the elected appointees from a cross-section of a region's social and economic institutions. Each Council retains a professional staff adept in public administration, regional/community planning and economic development. Given the vast experience of the RPDC staff with grant administration and community coordination, WVDOC will partner with the Councils to implement the disaster recovery programs.

West Virginia Volunteer Organizations Active in Disaster (WVVOAD)

The West Virginia Volunteer Organizations Active in Disaster (WVVOAD) is the state chapter of the National VOAD. It is a humanitarian association of independent organizations that are active in all phases of disaster. Its mission is to identify unmet needs and facilitate efficient, streamlined service delivery to those imperiled or impacted by disaster while eliminating duplication of effort through cooperation in the four phases of disaster: preparedness, response, recovery and mitigation.

After the flood the WVVOAD began immediately organizing volunteer organizations from inside and outside the state to respond to the critical needs of citizens. They have worked since day one to overcome challenges by maintaining effective channels for sharing information across volunteer groups. They have identified common goals and created shared solutions by utilizing all resources to help communities prepare and recover. Past recovery efforts have resulted in WVVOAD being awarded the 2013 State VOAD of the Year Award, 2015 Governor's Service Award, and the 2016 National VOAD Innovative Program of the Year Award.⁴

WVVOAD has effectively coordinated their long-term efforts alongside the WVDOC by holding joint meetings and offering input on the design of the CDBG-DR programs, most notably the Bridge Home Program which will provide assistance for rebuilding private bridges that were washed away, preventing full access to homes. WVVOAD has experience rebuilding private bridges for citizens throughout the state of West Virginia as a result of disasters that hit the state in 2015. Therefore, the State intends to leverage their experience by rebuilding up to 100 private bridges through the Bridge Home Program. Additionally, WVVOAD will provide case managers in Greenbrier and Kanawha counties to assist with the CDBG-DR housing programs.

⁴ <https://wvvoad.communityos.org/cms/node/283>



Greater Greenbrier Long-Term Recovery Committee

The mission of the Greater Greenbrier Long-Term Recovery Committee is to ensure the safety and well-being of Greenbrier Valley citizens in all phases of disaster. Since the flood the Greater Greenbrier LTRC has coordinated leadership to assess and meet the present and future needs of disaster survivors and provided financial assistance and service-related assistance to residents and businesses whose needs are unmet by existing relief systems. They have worked to connect those impacted by disaster to physical, emotional, and spiritual resources, without discrimination and advocated to secure grants, funding, and ongoing recovery efforts for all disaster-affected communities in Greenbrier County. They are headquartered in Lewisburg with case managers stationed in White Sulphur Springs and Rainelle, two of the hardest hit areas. The WVDOC will utilize these case managers in the delivery of the housing recovery programs.



Greater Kanawha Long-Term Recovery Committee

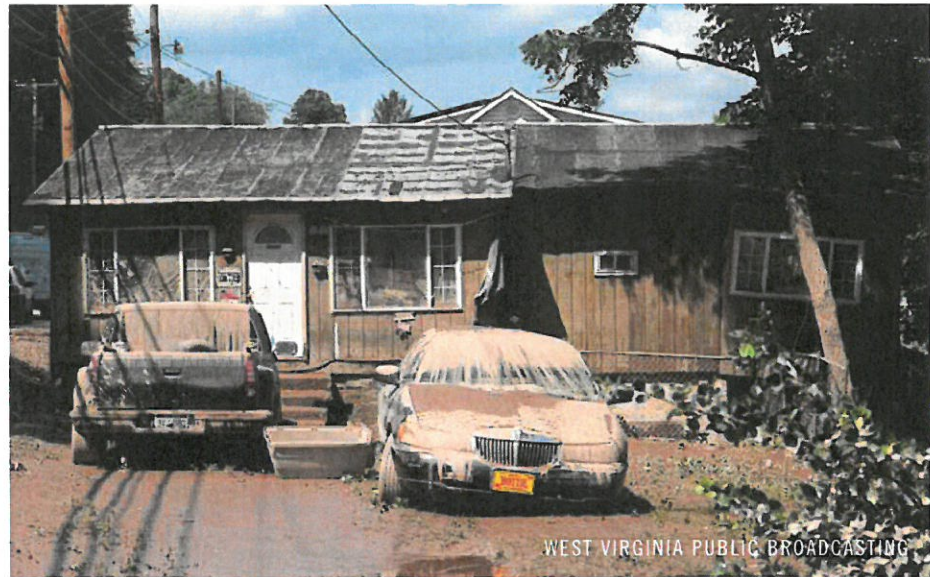
The Greater Kanawha Long-Term Recovery Committee provides long-term flood recovery services to individuals, families and local businesses to ensure the safety and well-being of Kanawha County citizens in all phases of disaster. The committee is a collaborative team of community leaders, representatives from affected areas, non-profits, local, state, and federal officials and others. This team is designed to strategically align all available resources, including volunteers, material donations and support into a one-stop shop for residents. They are headquartered in one of the most devastated towns in the state, Clendenin. The WVDOC has attended community meetings held by the Greater Kanawha LTRC to gather input from citizens on their unmet needs and will continue to utilize their partnership to administer programs that meet those needs. The WVDOC will utilize their case managers in the delivery of the housing recovery programs.



Neighbors Loving Neighbors

Neighbors Loving Neighbors is a 501(c)(3) organization that was formed by The Greenbrier Classic to provide donated items to West Virginia's most vulnerable residents. The campaign began to collect food and cash to help flood victims with immediate needs following the flood in June 2016. Initially, 10,000 cans of food were stored in The Greenbrier's Upper Lobby and distributed to local food banks across the state.⁵ The project is now focused on providing resources to those without basic needs. Notable PGA Golf professionals have offered assistance as well as members of The Greenbrier Sporting Club and friends of The Greenbrier. The WVDOC will coordinate housing recovery activities to those individuals that are referred by Neighbors Loving Neighbors and still have an unmet housing need.

⁵ <http://www.greenbrier.com/neighbors>

Image 5: Cars inundated with mud sit outside a damaged home in Clendenin***Statewide Unmet Needs Committee***

A new statewide unmet needs committee was formed at the beginning of 2017 that consists of representatives from numerous organizations to coordinate relief to those citizens who still have unmet needs as a result of the flood. The committee meets every other week and allows individuals the opportunity to present their case of unmet needs and be potentially awarded additional funds from an inventory of donated sources available within the committee. The committee seeks to consolidate the recovery process for West Virginians to streamline recovery throughout the affected areas. The WVDOC will be represented at all committee meetings in an effort to coordinate with the Statewide Unmet Needs Committee to most efficiently serve affected populations who may require housing assistance.

***RISE West Virginia***

RISE West Virginia is a small business program created by former Governor Earl Ray Tomblin in response to critical needs in the small business community resulting from the floods. This public-private grant program provides assistance for small businesses that were operational before the flooding and are working to reopen while struggling with existing debt and limited resources. The program is co-sponsored by West Virginia native and Intuit CEO and Chairman Brad Smith. The West Virginia Development Office oversees the program in partnership with the West Virginia Chamber of Commerce and will continue to work together to assist small business owners with their unmet needs by referring them to grant making organizations and the Small Business Administration's Disaster Loan Program.



West Virginia Coalition to End Homelessness

The mission of the West Virginia Coalition to End Homelessness (WVCEH) is to create partnerships and collaborations at the local, state, and national levels to develop and implement long-term solutions to homelessness and poverty. The WVCEH advocates for public policies that will address the needs of homeless individuals and contribute systematically to the prevention and elimination of homelessness in West Virginia, and works with representatives from federal, state, and local governments. The WVCEH has worked with the WVDOC to provide data on the pre-flood and post-flood homeless population. The WVDOC has used this data to account for the changes in homelessness due to the flood and to formulate housing programs which will benefit this vulnerable population. The State will continue to coordinate with the WVCEH to ensure the homeless population is prioritized for assistance through any of its CDBG-DR programs which could meet the needs of this population.



West Virginia Housing Development Fund

The West Virginia Housing Development Fund (WVHDF) is a public body corporate and governmental instrumentality of the State of West Virginia established to increase the supply of residential housing for persons and families of low- and moderate-income, and to provide construction and permanent mortgage financing to public and private sponsors of such housing. To date, the Housing Development Fund has issued more than \$4.3 billion in bonds and has financed more than 120,000 housing units since it began operation in 1969.⁶

WVHDF has provided input to the WVDOC on housing program design and the unmet needs of the populations they have served thus far with their Rebuild West Virginia program. This program provides loans and grants to victims of the flood whose owner-occupied residences were damaged or destroyed. WVDOC will continue to coordinate with WVHDF in order to leverage its housing recovery programs with Rebuild West Virginia. WVHDF will be a partner-agency with WVDOC to ensure the successful implementation of the disaster recovery housing programs.



WorkForce West Virginia

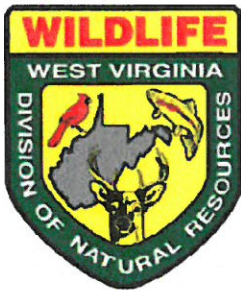
WorkForce West Virginia is a state government agency funded through the U.S. Department of Labor that oversees the state unemployment insurance program as well as a network of workforce development services designed to provide West Virginia's citizens and employers the opportunity to compete in today's competitive global economy. WorkForce West Virginia has provided data on disaster unemployment compensation claims to the WVDOC to account for the loss in jobs following the flood. WorkForce West Virginia will act as partner to the WVDOC in operations for programs to ensure that any jobs retained or created are properly accounted for under the appropriate national objective.

⁶ <https://wvhdf.com/about-wvhdf>



West Virginia Department of Agriculture

The West Virginia Department of Agriculture (WVDA) has worked in partnership with the United States Department of Agriculture to account for all flood damage to the state's agriculture. Eleven counties have requested Emergency Conservation Program implementation for approximately \$2 million in estimated clean-up costs of agriculture land. Additionally, multiple notices of loss related to mechanically harvested feed and purchased feed stuffs have been accepted through the Emergency Livestock Assistance Program (ELAP).⁷ The WVDA has provided data on agriculture losses to the WVDOC to include in this action plan and will continue to be a partner for designing housing programs to address the rural housing shortage experienced in the affected counties.



West Virginia Division of Natural Resources

The West Virginia Division of Natural Resources (WVDNR) under the Department of Commerce is responsible for wildlife management, hunting and fishing regulations, and all state parks and recreation areas throughout West Virginia. Flooding closed a portion of the famed Greenbrier River Trail, a 78-mile long rail trail that mirrors the Greenbrier River. The WVDNR provided data on damage to the state parks and recreation areas and is working in coordination with the WVDOC to design and implement long-term recovery programs that will protect the state's natural resources.



West Virginia Division of Tourism

The West Virginia Division of Tourism, in partnership with the private sector tourism industry, works to cultivate a world-class travel and tourism industry through the creation of jobs, stimulation of investment, expansion of current tourism businesses, and promotion of a positive state image, thereby improving the way of life for West Virginians. After the floods, the Division of Tourism worked to quantify the disaster's effect on the tourism industry. Industry members from nine counties shared completed surveys showing losses of tourism revenue from the flooding of nearly \$22 million.⁸ The most notable tourist attraction affected was the famed Greenbrier Classic, which had to be canceled because of damage sustained to The Greenbrier resort. The Greenbrier was, in turn, offered as shelter to newly homeless individuals seeking short-term housing. The Division of Tourism continues to interface with the WVDOC to effectively offer input on programs that will revive the tourism industry to improve local economies struggling in the aftermath of the flood.

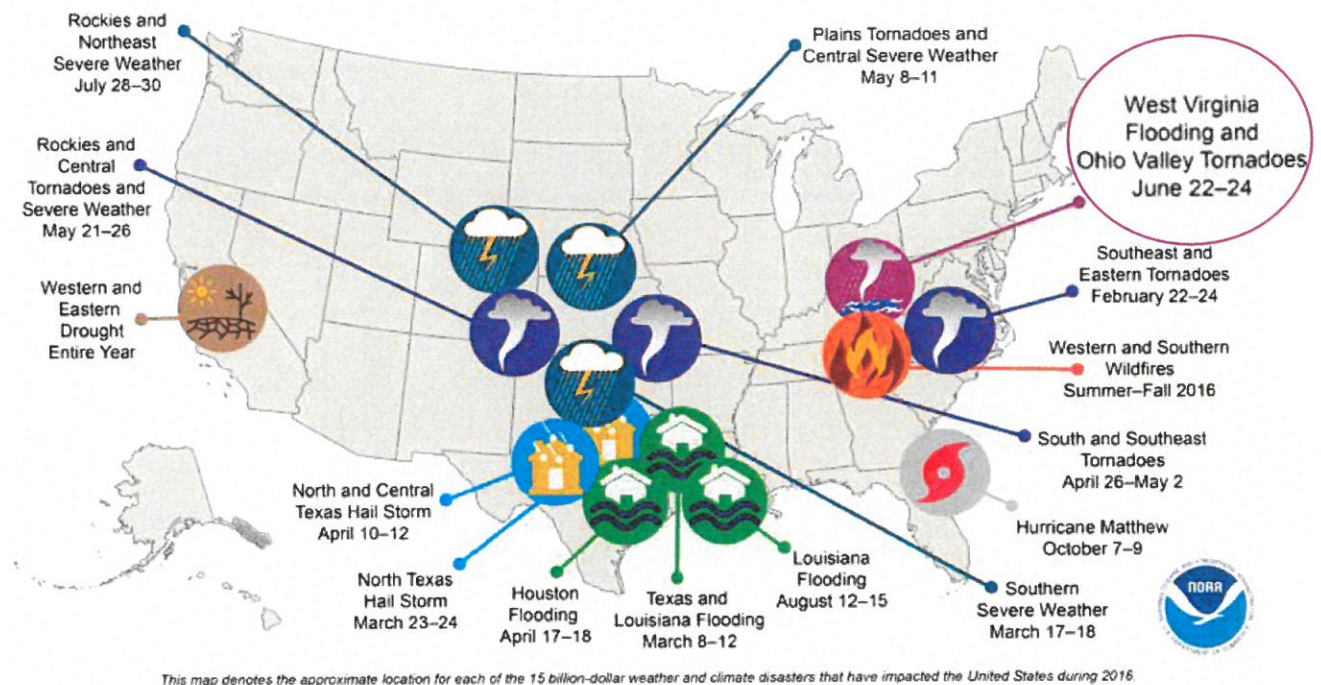
⁷ Data provided by Richard Snuffer II, State Executive Director of USDA.

⁸ <http://www.tristateupdate.com/story/33104084/back-in-business-greenbrier-county-business-owners-continue-to-salvage-their-livelihoods-while-hoping-to-welcome-tourists-again-soon>

II. OVERALL STORM IMPACT

The damage left by the June, 2016, flooding was unprecedented. Overall, more than 20% of West Virginia's 55 counties experienced flooding and were declared federal disaster areas, with two of those counties hit especially hard. The HUD-identified most impacted declared counties were Kanawha and Greenbrier. The flood waters caused destruction to highways, housing, schools, businesses, and agriculture and resulted in 23 lost lives. The flood was so destructive that it made the National Oceanic and Atmospheric Administration's Billion-Dollar Weather and Climate Disasters list for 2016.

Figure 1: U.S. Billion-Dollar Weather and Climate Disasters



PRE-DISASTER CONDITIONS

People

The total population of the 12 counties contained in the disaster declaration makes up 22% of the statewide population of West Virginia, according to the 2015 U.S. Census estimates. Recently West Virginia residents have been hit hard by issues such as the state budget crisis, loss of well-paying coal jobs, aging of the population, and the opioid epidemic. The percent of persons holding advanced education degrees past high school is half the national average throughout the affected counties namely because physical labor jobs such as coal production and lumber have historically been the state's largest industry. With the decline in those industries in recent years, it has been challenging for the state to balance a budget while reprioritizing core services to the recently unemployed, redefining desired education outcomes of new generations, and attracting new industries to derelict areas that have suffered as a result of the decline in coal. It is one of the most elderly and most disabled states in the nation as a result of the phase out of coal and other labor-intensive industries. Younger generations are



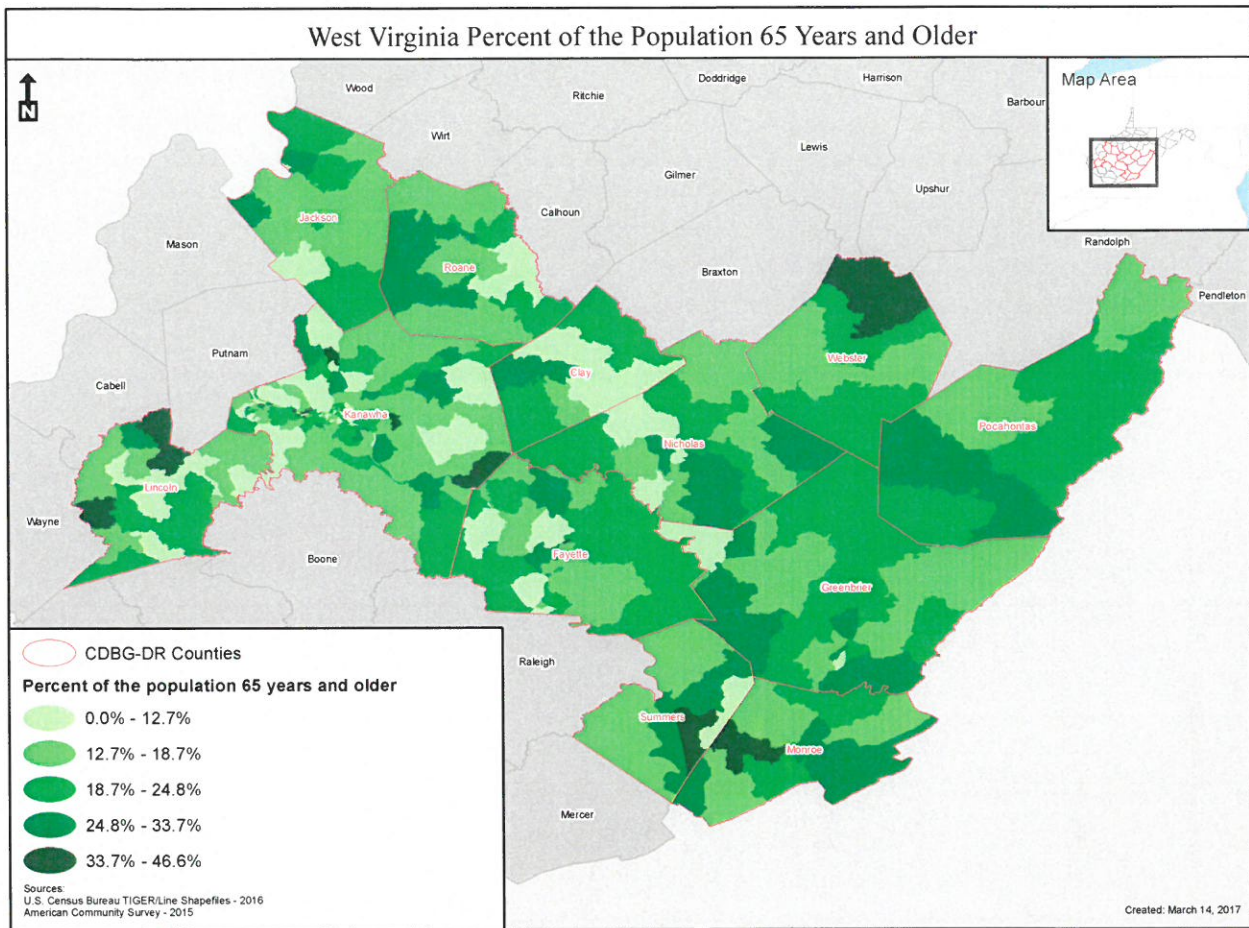
Image 6: An elderly man lost all of his possessions in his house where he's lived since the 50's

not waiting for better conditions to emerge and are instead choosing to relocate outside of the state in search of higher education and jobs. As a result, the state's population has declined every year since 2013.¹ Additionally, a high poverty rate and other socioeconomic factors throughout the state makes it especially tough for the average West Virginian to recover after disaster. Because of these factors it will be critically important for the State to define recovery programs and services that will benefit these high risk populations.

Elderly

The state's population is significantly older than the nation as a whole. Per the 2015 U.S. Census estimates, the elderly population in West Virginia is 18.2%, which is 22% higher than the national average of 14.9%. Within the 12 declared counties the elderly population is even higher at 20.5%. The following map illustrates the areas of the declared counties where the over 65 population is highest.

¹ <http://www.theintelligencer.net/news/top-headlines/2016/12/west-virginia-population-decline-continues/>

Figure 2: Elderly Population

The percent of West Virginians 65+ years old is expected to increase from approximately 16% to over 24% in the next two decades.² Demographic trends show that older adults are generally inclined to remain in their communities while younger individuals tend to move away in search of employment. Therefore, it is imperative that West Virginia target the socially vulnerable elderly population for assistance through its housing programs. Accordingly, the State will do so through the Social Vulnerability Index SoVI® tool which identifies this population in West Virginia. Following is a SoVI® map that illustrates this affected population throughout the declared counties.

² Christiadi, *The Shrinking of the West Virginia Working-Age Population*, 2011

Figure 3: Social Vulnerability percentages for under age 5 and over age 65